

# RHB GOLD AND GENERAL FUND

## SEPTEMBER 2022 FUND FACTSHEET

All data expressed as at 31 August 2022  
unless otherwise stated



RM class

### FUND INFORMATION

#### Manager

RHB Asset Management Sdn Bhd

#### Trustee

HSBC (Malaysia) Trustee Berhad

#### Fund Category/Type

Feeder Fund/ Growth Fund

#### Launch Date

21 July 2009

#### Base Currency

RM

#### Financial Year End

30 June

#### Minimum Initial Investment

RM1,000.00

#### Minimum Additional Investment

RM100.00

#### Benchmark

70% FTSE Gold Mines Index (RM) + 30%  
Euromoney Global Mining Index (formerly  
known as HSBC Global Mining Index)  
(RM)

#### Sales Charge\*

Up to 5.50% of investment amount

#### Redemption Charge\*

None

#### Annual Management Fee\*

1.80% per annum of NAV

#### Annual Trustee Fee\*

Up to 0.08% per annum of NAV

#### Distribution Policy

Incidental

#### Bloomberg Ticker

RM OSKUOGG:MK

#### ISIN Code

RM MYU9900CD000

### FUND OVERVIEW

This Fund aims to achieve returns on investment mainly in securities of corporations (whether or not listed on any stock exchange, and in any part of the world) whose business (in any part of the world) is or is substantially in the mining or extraction of gold, silver or precious metals (e.g. platinum, palladium, rhodium etc.), bulk commodities (e.g. coal, iron ore, steel etc.), base metals of all kinds (e.g. copper, aluminium, nickel, zinc, lead tin etc.), and other commodities (e.g. industrial minerals, titanium dioxide, borates etc.) and it includes the mining or extraction of oil, gas, coal and alternative energy or other commodities or other minerals.

#### The Fund's asset allocation is as follows:

- At least 95% of Net Asset Value (NAV): Investments in the units of United Gold and General Fund;
- 2% to 5% of NAV: Investments in liquid assets including money market instruments and deposits with financial institutions.

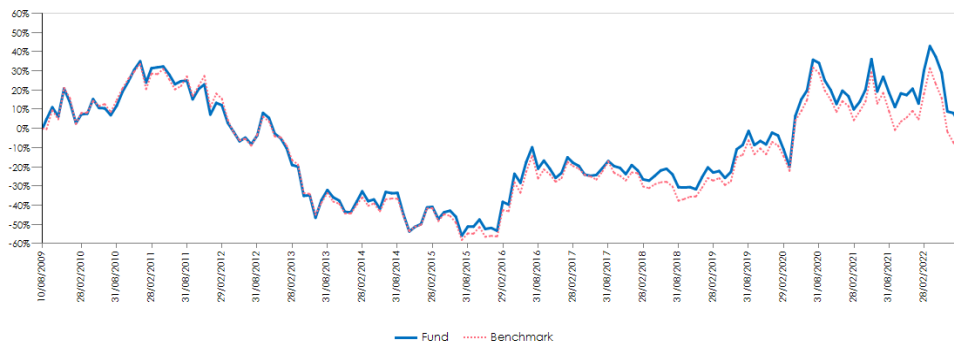
#### The Fund is suitable for investors who:

- Wish to participate in the potential benefits derived from investment in companies involved in the mining and exploration of precious metals, energy or base metals;
- wish to diversify their investment portfolio from traditional asset classes; and
- are willing to accept a higher risk in their investments to obtain potentially higher returns in the long term.

### FUND PERFORMANCE

#### Performance Chart Since Launch In Base Currency<sup>1</sup>

% Growth, TR Def, ExD, Def, MYR 10/08/2009 To 31/08/2022



#### Cumulative Performance In Base Currency (%)<sup>1</sup>

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Launch
Fund	-5.08	-20.55	-21.17	-15.02	-13.44	3.95	2.58
Benchmark	-5.63	-24.43	-25.84	-19.81	-19.53	-6.70	-12.44

#### Annualised Performance In Base Currency (%)<sup>1</sup>

	3 Years	5 Years	10 Years	Since Launch
Fund	1.30	4.31	0.62	0.19
Benchmark	-2.28	1.12	-0.99	-1.01

#### Calendar Year Performance In Base Currency (%)<sup>1</sup>

	2021	2020	2019	2018	2017
Fund	0.86	22.33	31.31	-7.97	5.32
Benchmark	-4.44	32.51	34.74	-10.48	4.07

\*All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time.

Note: Any bank charges imposed by the relevant banks/ financial institutions will be borne by the Unit Holders.



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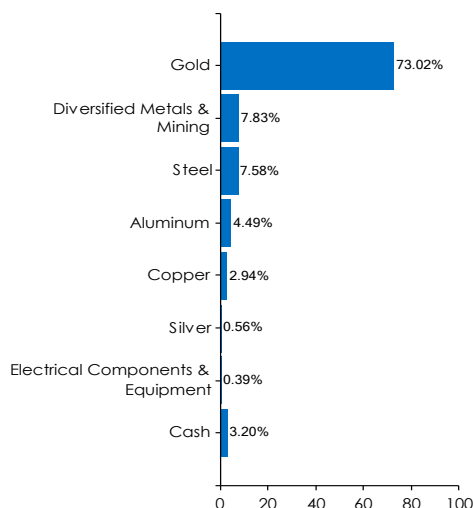


FUND PORTFOLIO ANALYSIS			
	1 Month	12 Months	Since Launch
Highest NAV	0.4225	0.5659	0.6393
Lowest NAV	0.3865	0.3853	0.1622
NAV Per Unit	RM 0.3865		
Fund Size (Million)	RM 167.49		
Units in Circulation (Million)	433.41		

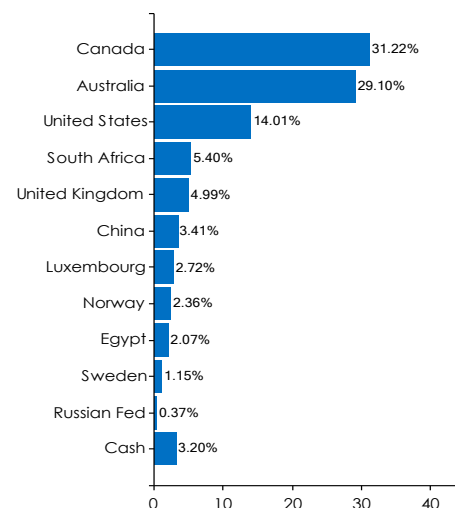
### TOP 5 HOLDINGS <sup>2</sup>

BARRICK GOLD CORP	9.15%
AGNICO EAGLE MINES LTD	9.09%
NEWMONT CORP	7.91%
GLENCORE PLC	7.83%
NEWCREST MINING LTD	7.20%

### SECTOR ALLOCATION <sup>2</sup>



### COUNTRY ALLOCATION <sup>2</sup>



<sup>1</sup>Source: Lipper IM. Past performance is not indicative of future performance. Investment involves risks and investor should conduct their own assessment before investing and seek professional advice, where necessary.

<sup>2</sup>As percentage of NAV. Source : UOBAM, 31 August 2022. Exposure in United Gold & General Fund - 95.88%

### DISCLAIMER

Based on the fund's portfolio returns as at 10 August 2022, the Volatility Factor (VF) for this fund is 32.3 and is classified as "Very High" (source: Lipper). "Very High" includes funds with VF that are more than 17.6 (source: Lipper). The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC. The VC referred to was dated 30 June 2022 which is calculated once every six months and is valid until its next calculation date, i.e. 31 December 2022.

A Product Highlights Sheet ("PHS") highlighting the key features and risks of the Fund is available and investors have the right to request for a PHS. Investors are advised to obtain, read and understand the contents of the PHS and Master Prospectus dated 6 October 2017 and its supplementary(ies) (if any) ("collectively known as the Master Prospectus") before investing. The Master Prospectus has been registered with the Securities Commission Malaysia ("SC") who takes no responsibility for its contents. The SC's approval or authorization, or the registration of the Master Prospectus should not be taken to indicate that the SC has recommended or endorsed the fund. Amongst others, investors should consider the fees and charges involved. Investors should also note that the price of units and distributions payable, if any, may go down as well as up. Where a distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Any issue of units to which the Master Prospectus relates will only be made on receipt of a form of application referred to in the Master Prospectus. For more details, please call 1-800-88-3175 for a copy of the PHS and the Master Prospectus or collect one from any of our branches or authorised distributors. Investors are advised that investments are subject to investment risk and that there can be no guarantee that any investment objectives will be achieved. Investors should conduct their own assessment before investing and seek professional advice, where necessary and should not make an investment decision solely based on this Fund Factsheet.

The Manager wishes to highlight the specific risks of the Fund are management risk and foreign investment risks such as currency risk and country risk and the specific risks of the Target Fund are market risk in the global markets, foreign exchange/currency risk, political risk, derivatives risk, liquidity risk, small capitalisation companies risk, single sector risk, commodities risk, broker risk, counterparty risk, equity risk and investment management risk. These risks and other general risks are elaborated in the Master Prospectus.

This Fund Factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. Past performance is not necessarily a guide to future performance. Returns may vary from year to year.

This Fund Factsheet has not been reviewed by the SC.

